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(J. Froman)

# The Seymour Bank

P.O. Box 248 Seymour, Mo. 65746 ☐ (417) 935-2293 ☐ Fax: (417) 2005-1100 3 4 AM 10 27

November 1, 2005

Mr. John F. Carter  
Regional Director  
FDIC  
25 Jessie St. at Ecker Square, St 2300  
San Francisco, CA 95105

RE: Wal-mart application #20051977

Dear Mr. Carter,

I am writing to oppose the application of Wal-Mart Stores, Inc., for FDIC coverage. I am a community banker and strongly believe that allowing Wal-Mart to own a bank charter and open branches in their stores would do tremendous harm to our community and my institution, and cause a huge risk to our nation's economy.

I am aware that Wal-Mart has stated it intends to operate in Utah, but once they get their foot in the door, it will take no time for them to continually keep moving into other communities. This is their fourth attempt to get in the banking business, and their CEO says he wants to grow and provide financial services to its customers. If you let them do this, you will be opening the door for them to allow a variety of banking services, which in turn creates a potential problem for the community bankers like myself.

We do not need the largest company in the world owning a bank and being in control of so many people and things that put our economy at such a huge risk. They do not need that kind of power.

For the sake of the community banks of our nation and the customers we serve, please do not allow Wal-Mart to get into the banking business.

Sincerely,



Heather Johns  
Asst. Vice President